



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name SEACOAST BANKING CORPORATION OF FLORIDA

City/State STUART, FL

Bank Holding Company Information

Federal Reserve District: 6

Consolidated Assets (\$000): 9,316,833

Peer Group Number: 2 Number in Peer Group: 145

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

SEACOAST BANKING CORPORATION OF FLORIDA

815 COLORADO AVENUE

STUART, FL 34994

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Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	8,738,319	7,469,486	7,838,330	6,829,827	6,075,020
Net income (\$000)	65,129	25,789	77,764	98,739	67,275
Number of BHCs in peer group	145	146	147	146	154

Earnings and Profitability:	BHC	Peer #	2	Pct	BHC	Peer #	2	Pct	BHC	Peer #	2	Pct	BHC	Peer #	2	Pct
Percent of Average Assets																
Net interest income (tax equivalent)																
3.04	2.86	67	3.50	3.04	83	3.36	2.96	83	3.57	3.21	73	3.49	3.33	60		
0.77	0.94	41	0.78	0.91	46	0.76	0.98	39	0.82	0.90	46	0.84	0.90	53		
2.11	2.32	36	2.43	2.49	48	2.35	2.48	43	2.36	2.59	38	2.68	2.58	56		
-0.24	-0.03	13	0.99	0.56	82	0.49	0.38	68	0.16	0.12	71	0.19	0.12	76		
0	0.01	7	0.03	0.03	72	0.01	0.02	59	0.02	0.01	78	-0.01	0	14		
0	0	82	0	0	10	0	0	8	0	0	83	0	0	45		
1.93	1.70	69	0.89	0.96	41	1.29	1.22	55	1.89	1.53	79	1.45	1.55	40		
1.49	1.30	70	0.69	0.77	42	0.99	0.97	52	1.45	1.19	77	1.11	1.22	37		
1.49	1.31	69	0.69	0.77	42	0.99	0.97	52	1.45	1.19	77	1.11	1.22	37		
Net income (Subchapter S adjusted)				1.12			1.27			1.41			1.41			
Percent of Average Earning Assets																
Interest income (tax equivalent)	3.46	3.40	50	4.26	4.03	71	4	3.78	70	4.67	4.49	69	4.41	4.38	50	
Interest expense	0.12	0.32	8	0.46	0.71	20	0.34	0.57	18	0.74	1.02	21	0.55	0.81	18	
Net interest income (tax equivalent)	3.35	3.05	75	3.80	3.26	82	3.66	3.17	83	3.92	3.45	73	3.86	3.58	65	
Losses, Allowance, and Past Due + Nonaccrual																
Net loan and lease losses / Average loans and leases	0.04	0.05	54	0.10	0.11	64	0.14	0.11	70	0.17	0.11	72	0.16	0.09	78	
Earnings coverage of net loan and lease losses (X)	70.95	-10.45	78	25.25	41.28	55	17.96	33.55	42	16.89	22.46	50	15.44	29.27	43	
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.49	1.32	72	1.58	1.22	80	1.62	1.35	77	0.68	0.94	17	0.67	0.94	19	
Allowance for loan and lease losses / Total loans and leases	1.48	1.31	72	1.57	1.21	80	1.60	1.33	77	0.67	0.93	19	0.67	0.93	20	
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.83	0.58	73	0.79	0.60	69	0.84	0.67	68	0.75	0.56	70	0.81	0.57	73	
30-89 days past due loans and leases / Total loans and leases	0.16	0.18	55	0.26	0.27	58	0.18	0.26	42	0.16	0.31	29	0.46	0.32	75	
Liquidity and Funding																
Net noncore funding dependence	-15.65	-3.20	16	4.48	5.81	47	2.68	0.77	52	13.23	10.70	57	12.13	13.54	41	
Net short-term noncore funding dependence	-15.91	-6.28	19	3.08	0.49	55	2.39	-3.25	65	12.51	5.88	72	10.92	8.57	56	
Net loans and leases / Total assets	57.95	65.71	24	70.95	71.37	43	68.46	69.27	39	72.92	72.36	46	71.20	73.30	37	
Capitalization																
Tier 1 leverage ratio	11.73	9.56	87	11.47	9.63	86	11.92	9.65	88	12.21	10.39	85	11.16	10.37	72	
Holding company equity capital / Total assets	12.69	10.44	86	12.75	10.29	89	13.55	10.51	90	13.86	11.37	83	12.81	11.21	73	
Total equity capital (including minority interest) / Total assets	12.69	10.49	86	12.75	10.35	89	13.55	10.57	90	13.87	11.43	83	12.81	11.30	72	
Common equity tier 1 capital / Total risk-weighted assets	17.03	12.69	91	15.12	12.12	88	16.17	12.44	89	13.77	12.50	72	12.43	12.37	63	
Net loans and leases / Equity capital (X)	4.57	6.47	8	5.57	7.17	18	5.05	6.79	13	5.26	6.55	23	5.56	6.70	25	
Cash dividends / Net income	11.13	22.10	29	0	38.61	9	0	29.42	7	0	25.65	7	0	24.05	9	
Cash dividends / Net income (Subchapter S adjusted)		18.06			29.17			39.66			93.20			35.12		
Growth Rates																
Assets	15.25	7.24	86	18.45	18.76	55	17.36	16.11	59	5.35	8.66	37	16.14	9.35	79	
Equity capital	14.73	8.26	87	10.78	8.26	69	14.69	8.42	84	14.03	12.19	68	25.32	12.50	85	
Net loans and leases	-5.88	-0.86	24	17.73	15.42	61	10.19	9.99	53	7.88	8.63	57	25.96	10.51	87	
Noncore funding	-50.69	-28.42	20	27.42	9.77	77	-34.87	-12.78	22	10.38	4.16	61	24.58	6.76	75	
Parent Company Ratios																
Short-term debt / Equity capital	0	0	48	0	0.05	45	0	0.01	46	0	0.01	46	0	0.03	45	
Long-term debt / Equity capital	0	5.76	25	0	4.56	26	0	5.67	25	0	3.86	27	0	3.76	28	
Equity investment in subsidiaries / Equity capital	98.85	104.95	26	101.67	104.70	43	100.37	104.49	38	102.05	104.21	46	103.87	104.10	52	
Cash from ops + noncash items + op expense / Op expense + dividends	309.01	138.87	86	336.29	144.11	88	728.72	138.81	97	472.56	152.31	93	224.73	123.74	87	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	122,645	128,286	254,367	250,535	199,985	-4.40	121.87
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	122,252	127,857	253,529	249,802	199,394	-4.38	121.95
Tax-exempt income on loans and leases.....	393	429	838	733	591	-8.39	98.48
Estimated tax benefit on income on loans and leases.....	146	151	348	190	177	-3.46	11.62
Income on loans and leases (tax equivalent).....	122,791	128,437	254,715	250,725	200,162	-4.40	121.61
Investment interest income (tax equivalent).....	13,262	16,597	30,360	36,053	39,009	-20.09	1.60
Interest on balances due from depository institutions.....	364	224	357	1,154	473	62.50	121.95
Interest income on other earning assets.....	938	1,214	2,168	2,307	2,272	-22.73	61.72
Total interest income (tax equivalent).....	137,355	146,472	287,600	290,239	241,916	-6.22	98.47
Interest on time deposits of \$250K or more	550	1,206	2,206	3,661	2,257	-54.39	
Interest on time deposits < \$250K.....	1,161	7,382	11,159	18,115	9,428	-84.27	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	2,045	4,394	6,919	16,621	8,763	-53.46	58.28
Interest on other borrowings and trading liabilities.....	925	2,811	4,112	7,889	9,512	-67.09	-51.34
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	4,681	15,793	24,396	46,286	29,960	-70.36	15.38
Net interest income (tax equivalent).....	132,674	130,679	263,204	243,953	211,956	1.53	103.64
Non-interest income.....	33,581	29,021	59,197	56,171	51,031	15.71	85.12
Adjusted operating income (tax equivalent)	166,255	159,700	322,401	300,124	262,987	4.10	99.61
Overhead expense.....	92,330	90,765	184,338	161,397	162,659	1.72	36.68
Provision for credit losses.....	-10,570	37,124	38,179	10,999	11,730		
Securities gains (losses)	-73	1,092	1,096	1,031	-485		
Other tax equivalent adjustments	7	-6	-75	1	0		600.00
Pretax net operating income (tax equivalent).....	84,333	33,053	101,043	128,947	87,975	155.14	461.58
Applicable income taxes	18,942	7,034	22,818	29,873	20,258	169.29	258.55
Tax equivalent adjustments	262	230	461	335	442	13.91	-39.91
Applicable income taxes (tax equivalent).....	19,204	7,264	23,279	30,208	20,700	164.37	235.79
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	65,129	25,789	77,764	98,739	67,275	152.55	600.46
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	65,129	25,789	77,764	98,739	67,275	152.55	600.46
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	65,129	25,789	77,764	98,739	67,275	152.55	600.46
Investment securities income (tax equivalent).....	13,262	16,597	30,360	36,053	39,009	-20.09	1.60
US Treasury and agency securities (excluding mortgage-backed securities)	118	137	265	321	257	-13.87	103.45
Mortgage-backed securities	7,552	7,990	16,019	16,148	20,914	-5.48	-7.82
All other securities	5,592	8,470	14,076	19,584	17,838	-33.98	16.45
Cash dividends declared.....	7,246	0	0	0	0		
Common	7,246	0	0	0	0		
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.14	3.18	41	3.92	3.75	65	3.67	3.53	60	4.25	4.19	57	3.98	4.08	42
Less: Interest expense	0.11	0.30	8	0.42	0.67	20	0.31	0.54	18	0.68	0.95	19	0.49	0.75	19
Equals: Net interest income (tax equivalent)	3.04	2.86	67	3.50	3.04	83	3.36	2.96	83	3.57	3.21	73	3.49	3.33	60
Plus: Non-interest income	0.77	0.94	41	0.78	0.91	46	0.76	0.98	39	0.82	0.90	46	0.84	0.90	53
Equals: adjusted operating income (tax equivalent)	3.81	3.78	56	4.28	3.91	68	4.11	3.96	60	4.39	4.16	58	4.33	4.27	52
Less: Overhead expense	2.11	2.32	36	2.43	2.49	48	2.35	2.48	43	2.36	2.59	38	2.68	2.58	56
Less: Provision for credit losses	-0.24	-0.03	13	0.99	0.56	82	0.49	0.38	68	0.16	0.12	71	0.19	0.12	76
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	48	0	0	48	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	7	0.03	0.03	72	0.01	0.02	59	0.02	0.01	78	-0.01	0	14
Plus: other tax equivalent adjustments	0	0	82	0	0	10	0	0	8	0	0	83	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.93	1.70	69	0.89	0.96	41	1.29	1.22	55	1.89	1.53	79	1.45	1.55	40
Less: Applicable income taxes (tax equivalent)	0.44	0.37	67	0.19	0.21	41	0.30	0.27	59	0.44	0.35	76	0.34	0.32	53
Less: Minority interest	0	0	46	0	0	46	0	0	45	0	0	45	0	0	46
Equals: Net operating income	1.49	1.30	70	0.69	0.77	42	0.99	0.97	52	1.45	1.19	77	1.11	1.22	37
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.49	1.31	69	0.69	0.77	42	0.99	0.97	52	1.45	1.19	77	1.11	1.22	37
Memo: Net income (last four quarters)	1.38	1.23	66	1.09	0.98	59	0.99	0.97	52	1.45	1.19	77	1.11	1.22	37
Net income—BHC and noncontrolling (minority) interest	1.49	1.31	69	0.69	0.78	42	0.99	0.97	52	1.45	1.19	76	1.11	1.22	37
Margin Analysis															
Average earning assets / Average assets	90.73	94.04	11	92.13	93.41	33	91.78	93.47	25	91.06	93.22	25	90.39	93.23	16
Average interest-bearing funds / Average assets	56.42	65.79	15	61.49	69.51	19	59.51	68.25	18	62.64	70.66	19	62.62	70.70	21
Interest income (tax equivalent) / Average earning assets	3.46	3.40	50	4.26	4.03	71	4	3.78	70	4.67	4.49	69	4.41	4.38	50
Interest expense / Average earning assets	0.12	0.32	8	0.46	0.71	20	0.34	0.57	18	0.74	1.02	21	0.55	0.81	18
Net interest income (tax equivalent) / Average earning assets	3.35	3.05	75	3.80	3.26	82	3.66	3.17	83	3.92	3.45	73	3.86	3.58	65
Yield or Cost															
Total loans and leases (tax equivalent)	4.32	4.08	67	4.69	4.49	65	4.49	4.28	68	5.08	4.98	55	4.87	4.85	52
Interest-bearing bank balances	0.09	0.12	11	0.19	0.57	6	0.14	0.32	8	2.05	2.26	44	2.35	1.88	82
Federal funds sold and reverse repos		0.14			0.59			0.43			2.02			1.50	
Trading assets		0.42			0.75			0.80			0.49			0.70	
Total earning assets	3.46	3.42	57	4.25	3.99	76	3.99	3.80	72	4.66	4.47	68	4.40	4.33	54
Investment securities (tax equivalent)	1.66	1.88	35	2.89	2.54	78	2.38	2.32	57	3.01	2.74	75	2.95	2.69	74
US Treasury and agency securities (excluding mortgage-backed securities)	3.13	1.27	95	3	2.27	80	3.02	1.87	87	3.45	2.54	86	3.24	2.20	87
Mortgage-backed securities	1.04	1.49	15	1.72	2.30	12	1.46	2.05	7	1.79	2.54	2	2.06	2.44	7
All other securities	5	2.66	93	7.28	3.16	95	6	3.24	91	7.11	3.80	95	5.82	3.74	90
Interest-bearing deposits	0.11	0.32	8	0.45	0.80	14	0.33	0.62	14	0.73	1.13	14	0.45	0.85	14
Time deposits of \$250K or more	0.71	0.90	34	1.31	1.86	12	1.22	1.60	20	1.70	2.13	13	1.44	1.57	33
Time deposits < \$250K	0.47	0.87	12	1.44	1.71	21	1.22	1.49	22	2.04	1.91	60	1.47	1.42	52
Other domestic deposits	0.10	0.19	22	0.29	0.50	21	0.21	0.36	20	0.60	0.86	31	0.35	0.64	18
Foreign deposits		0.57			1.44			1.24			2.53			1.85	
Federal funds purchased and repos	0.16	0.11	70	0.54	0.53	58	0.33	0.37	59	1.34	1.23	62	0.90	1.03	51
Other borrowed funds and trading liabilities		0.56		1.14	0.60	69	1.10	0.55	70	1.84	1.03	57	1.99	2.10	44
All interest-bearing funds	0.19	0.47	7	0.69	0.96	24	0.52	0.79	20	1.08	1.34	29	0.79	1.06	23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	33,581	29,021	59,197	56,171	51,031
Fiduciary activities income	3,401	2,646	5,504	4,442	4,183
Service charges on deposit accounts - domestic	4,676	4,764	9,429	11,529	11,199
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	1,296	940	1,993	1,879	1,672
Insurance activities revenue.....	13	1	10	30	60
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	672	443	1,131	817	289
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	8,250	6,774	14,533	10,393	8,492
Other non-interest income.....	15,273	13,453	26,597	27,081	25,136
Total overhead expenses	92,330	90,765	184,338	161,397	162,659
Personnel expense.....	53,292	51,558	104,084	87,526	84,056
Net occupancy expense.....	9,519	9,719	20,024	20,528	20,139
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	2,423	2,938	5,857	5,825	4,299
Other operating expenses.....	27,096	26,550	54,373	47,518	54,165
Fee income on mutual funds and annuities.....	683	494	1,045	1,089	970
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	946	924	965	878	902
Average personnel expense per employee.....	56.33	55.80	107.86	99.69	93.19
Average assets per employee.....	9,237.12	8,083.86	8,122.62	7,778.85	6,735.06

BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	2.03	0.51	86	1.70	0.61	83	1.77	0.51	84	1.94	0.66	83	1.90	1.69
Overhead expenses / Net Interest Income + non-interest income	55.62	59.77	32	56.92	61.89	29	57.27	61.22	29	53.84	61.79	14	61.95	61.22
Percent of Average Assets														
Total overhead expense	2.11	2.32	36	2.43	2.49	48	2.35	2.48	43	2.36	2.59	38	2.68	2.58
Personnel expense.....	1.22	1.36	38	1.38	1.44	47	1.33	1.42	43	1.28	1.50	34	1.38	1.46
Net occupancy expense.....	0.22	0.27	27	0.26	0.30	36	0.26	0.30	34	0.30	0.32	46	0.33	0.31
Other operating expenses.....	0.68	0.67	56	0.79	0.72	63	0.77	0.73	62	0.78	0.76	55	0.96	0.79
Overhead less non-interest income	1.34	1.34	50	1.65	1.53	63	1.60	1.44	62	1.54	1.65	41	1.84	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	55.54	57.80	40	56.83	60.15	34	57.18	58.93	37	53.78	59.91	22	61.85	60.51
Personnel expense.....	32.05	33.60	41	32.28	34.68	31	32.28	33.88	31	29.16	34.17	22	31.96	34.42
Net occupancy expense.....	5.73	7.04	29	6.09	7.20	35	6.21	7.04	36	6.84	7.50	38	7.66	7.33
Other operating expenses.....	17.76	16.92	62	18.46	17.75	62	18.68	17.57	63	17.77	17.93	55	22.23	18.28
Total non-interest income	20.20	22.60	45	18.17	21.21	49	18.36	23.45	40	18.72	19.83	50	19.40	20.30
Fiduciary activities income	2.05	2.03	61	1.66	1.37	62	1.71	1.45	60	1.48	1.61	57	1.59	1.95
Service charges on domestic deposit accounts	2.81	2.77	59	2.98	2.85	59	2.92	2.67	60	3.84	3.21	63	4.26	3.58
Trading revenue.....	0	0.05	39	0	0.14	44	0	0.10	39	0	0.07	41	0	0.03
Investment banking fees and commissions.....	0.78	0.98	56	0.59	1.01	49	0.62	1.03	45	0.63	0.91	52	0.64	0.85
Insurance activities revenue.....	0.01	0.58	53	0	0.45	44	0	0.41	50	0.01	0.37	55	0.02	0.46
Venture capital revenue.....	0	0	47	0	0	49	0	0	48	0	0	50	0	0.49
Net servicing fees	0.40	0.51	66	0.28	-0.19	77	0.35	0	78	0.27	0.22	70	0.11	0.52
Net securitization income	0	0	49	0	0	50	0	0	48	0	0	48	0	0.49
Net gain (loss) - sales of loans, OREO, and other assets	4.96	3.90	67	4.24	4.33	65	4.51	5.55	60	3.46	2.27	80	3.23	1.98
Other non-interest income.....	9.19	7.51	69	8.42	7.35	67	8.25	7.76	65	9.02	7.41	72	9.56	7.05
Overhead less non-interest income	35.34	34.94	50	38.66	38.09	47	38.82	34.63	59	35.06	39.47	30	42.45	39.75
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.46	21.17	58	21.28	18.84	58	22.58	20.30	60	23.17	21.51	64	23.03	18.37
Applicable income tax + TE / Pretax net operating income + TE	22.77	22.50	54	21.98	22.28	42	23.04	22.51	53	23.43	23.31	50	23.53	21.35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	4,049,914	4,297,524	4,200,025	4,230,156	3,910,224	-5.76	84.44	
Commercial and industrial loans	1,189,061	1,252,690	1,327,861	751,328	695,682	-5.08	287.77	
Loans to individuals	172,057	202,936	189,203	207,613	202,175	-15.22	48.95	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	1,822	1,550	1,831	1,429	5,193	17.55	97.83	
Other loans and leases	66,988	72,295	85,319	27,907	23,813	-7.34	299.59	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	5,479,842	5,826,995	5,804,239	5,218,433	4,837,087	-5.96	107.92	
Less: Allowance for loan and lease losses	81,127	91,250	92,733	35,154	32,423	-11.09	291.45	
Net loans and leases	5,398,715	5,735,745	5,711,506	5,183,279	4,804,664	-5.88	106.46	
Debt securities that reprice or mature in over 1 year	1,596,552	986,674	1,366,949	948,763	949,108	61.81	65.57	
Mutual funds and equity securities	6,434	6,548	6,530	6,392	6,205	-1.74	-1.02	
Subtotal	7,001,701	6,728,967	7,084,985	6,138,434	5,759,977	4.05	95.27	
Interest-bearing bank balances	1,352,127	442,638	318,208	38,430	31,952	205.47	3827.29	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	219,691	216,443	215,692	259,461	274,672	1.50	-38.00	
Trading assets	0	0	0	0	0			
Total earning assets	8,573,519	7,388,048	7,618,885	6,436,325	6,066,601	16.05	115.72	
Non-interest-bearing cash and due from depository institutions	97,468	84,178	86,630	89,843	92,242	15.79	5.51	
Premises, fixed assets, and leases	91,335	95,238	100,656	92,780	71,024	-4.10	43.12	
Other real estate owned	12,804	15,847	12,750	12,390	12,802	-19.20	47.27	
Investment in unconsolidated subsidiaries	26,119	15,449	25,171	15,620	17,114	69.07	1055.20	
Intangible and other assets	515,588	485,253	498,300	461,553	487,875	6.25	115.16	
Total assets	9,316,833	8,084,013	8,342,392	7,108,511	6,747,658	15.25	112.65	
Quarterly average assets	9,011,295	7,898,787	8,352,822	6,986,139	6,615,161	14.08	114.26	
Average loans and leases (YTD)	5,678,806	5,471,893	5,677,682	4,932,756	4,110,262	3.78	137.64	
Memoranda								
Loans held-for-sale	42,793	54,943	68,890	20,029	11,873	-22.11	113.17	
Loans not held-for-sale	5,437,049	5,772,052	5,735,349	5,198,404	4,825,214	-5.80	107.88	
Real estate loans secured by 1–4 family	1,267,992	1,521,510	1,410,131	1,526,385	1,335,133	-16.66	55.80	
Commercial real estate loans	2,765,295	2,754,224	2,770,290	2,681,468	2,568,248	0.40	100.88	
Construction and land development	234,343	298,830	245,103	325,113	443,566	-21.58	64.58	
Multifamily	138,563	193,392	145,914	168,565	110,113	-28.35	240.17	
Nonfarm nonresidential	2,392,389	2,262,002	2,379,273	2,187,790	2,014,569	5.76	100.45	
Real estate loans secured by farmland	16,627	21,790	19,604	22,303	6,843	-23.69	214.19	
Total investment securities	1,822,677	1,209,665	1,589,171	1,214,616	1,229,985	50.68	37.55	
U.S. Treasury securities	199	102	101	100	100	95.10	99.00	
US agency securities (excluding mortgage-backed securities)	7,650	9,296	8,676	10,014	7,200	-17.71	-43.16	
Municipal securities	34,325	29,774	35,326	31,756	39,431	15.29	-46.73	
Mortgage-backed securities	1,564,377	965,128	1,336,343	928,136	935,683	62.09	55.66	
Asset-backed securities	209,692	198,817	202,195	238,218	241,366	5.47	23.89	
Other debt securities	0	0	0	0	0		-100.00	
Mutual funds and equity securities	6,434	6,548	6,530	6,392	6,205	-1.74	-1.02	
Available-for-sale securities	1,322,776	976,025	1,398,157	946,855	865,831	35.53	43.23	
U.S. Treasury securities	199	102	101	100	100	95.10	99.00	
US agency securities (excluding mortgage-backed securities)	7,650	9,296	8,676	10,014	7,200	-17.71	-43.16	
Municipal securities	34,325	29,774	35,326	31,756	39,431	15.29	-46.73	
Mortgage-backed securities	1,070,910	738,036	1,151,859	666,767	609,734	45.10	66.07	
Asset-backed securities	209,692	198,817	202,195	238,218	209,366	5.47	64.06	
Other debt securities	0	0	0	0	0		-100.00	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-4,178	8,854	7,695	844	-8,055			
Available-for-sale securities appreciation (depreciation)	12,370	22,682	26,618	6,090	-17,041	-45.46	40.68	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	385,229	325,796	420,758	284,815	517,755	18.24	-2.91	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,952,177	2,267,509	2,289,789	1,590,492	1,569,602	30.19	1035.02
NOW, ATS and transaction accounts	1,763,884	1,368,146	1,566,069	1,181,731	1,014,032	28.93	1446.87
Time deposits less brokered deposits < \$250K	147,745	445,176	226,901	504,837	513,313	-66.81	
MMDA and other savings accounts	2,618,705	1,852,069	2,245,547	1,627,515	1,667,758	41.39	-4.46
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	7,482,511	5,932,900	6,328,306	4,904,575	4,764,705	26.12	126.99
Time deposits of \$250K or more	146,316	161,418	171,463	207,319	191,941	-9.36	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	119,973	92,125	119,609	86,121	214,323	30.23	-34.58
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	80,000	0	319,333	380,000	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	0	55,000	0	25,765	0	-100.00	
Brokered deposits < \$250K	207,609	572,465	432,792	472,857	220,594	-63.73	
Noncore funding	473,898	961,008	723,864	1,111,395	1,006,858	-50.69	-12.13
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	71,506	71,225	71,365	71,085	70,804	0.39	2.00
Other liabilities	106,571	88,277	88,455	35,817	41,024	20.72	113.26
Total liabilities	8,134,486	7,053,410	7,211,990	6,122,872	5,883,391	15.33	105.64
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	5,544	5,299	5,524	5,151	5,136	4.62	45.93
Common surplus	862,494	811,217	855,988	786,138	778,501	6.32	91.01
Retained earnings	314,584	204,726	256,701	195,813	97,074	53.66	
Accumulated other comprehensive income	9,801	17,294	20,370	4,465	-13,060	-43.33	137.31
Other equity capital components	-10,180	-8,037	-8,285	-6,032	-3,384		
Total holding company equity capital	1,182,243	1,030,499	1,130,298	985,535	864,267	14.73	177.89
Noncontrolling (minority) interest in subsidiaries	104	104	104	104	0	0.00	
Total equity capital, including minority interest	1,182,347	1,030,603	1,130,402	985,639	864,267	14.72	177.92
Total liabilities and capital	9,316,833	8,084,013	8,342,392	7,108,511	6,747,658	15.25	112.65
Memoranda							
Non-interest-bearing deposits	2,952,177	2,267,509	2,289,789	1,590,492	1,569,602	30.19	157.43
Interest-bearing deposits	4,884,259	4,399,274	4,642,772	3,994,259	3,607,638	11.02	107.44
Total deposits	7,836,436	6,666,783	6,932,561	5,584,751	5,177,240	17.54	123.81
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,130,298	985,535	985,535	864,267	689,664		
Accounting restatements	0	0	0	0	0		
Net income	65,129	25,789	77,764	98,739	67,275		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	6,526	4,196	8,072	7,652	9,826		
Sale of treasury stock	233	198	407	437	412		
Less: Purchase of treasury stock	2,128	2,203	2,660	3,085	1,437		
Changes incident to business combinations	0	21,031	62,152	0	107,486		
Less: Dividends declared	7,246	0	0	0	0		
Change in other comprehensive income	-10,569	12,829	15,904	17,525	-8,959		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	-16,876	-16,876	0	0		
Holding company equity capital, ending balance	1,182,243	1,030,499	1,130,298	985,535	864,267		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Percent of Total Assets															
Real estate loans	43.47	47.38	38	53.16	48.99	59	50.35	48.33	57	59.51	52.67	65	57.95	53.63	61
Commercial and industrial loans	12.76	11.46	63	15.50	14.96	57	15.92	13.47	66	10.57	11.45	55	10.31	11.42	52
Loans to individuals	1.85	2.05	68	2.51	2.29	72	2.27	2.29	70	2.92	2.71	71	3	2.65	74
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	45	0	0	45	0	0	44	0	0	44
Agricultural loans.....	0.02	0.40	46	0.02	0.47	42	0.02	0.43	45	0.02	0.53	43	0.08	0.47	50
Other loans and leases.....	0.72	1.35	62	0.89	1.29	63	1.02	1.39	64	0.39	1.08	57	0.35	2.64	25
Net loans and leases.....	57.95	65.71	24	70.95	71.37	43	68.46	69.27	39	72.92	72.36	46	71.20	73.30	37
Debt securities over 1 year.....	17.14	16.22	56	12.21	12.18	52	16.39	13.53	67	13.35	13.66	51	14.07	13.20	57
Mutual funds and equity securities	0.07	0.07	69	0.08	0.06	72	0.08	0.05	70	0.09	0.06	72	0.09	0.05	78
Subtotal	75.15	82.54	17	83.24	84.41	38	84.93	83.47	51	86.35	86.76	40	85.36	87.24	31
Interest-bearing bank balances	14.51	7.78	81	5.48	5.87	53	3.81	6.78	34	0.54	2.97	17	0.47	2.30	23
Federal funds sold and reverse repos	0	0.04	40	0	0.04	37	0	0.02	38	0	0.03	36	0	0.01	38
Debt securities 1 year or less	2.36	1.85	69	2.68	1.97	70	2.59	2.03	68	3.65	2.10	78	4.07	2.14	76
Trading assets	0	0.03	37	0	0.04	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets.....	92.02	93.19	30	91.39	92.83	26	91.33	92.98	23	90.54	92.39	24	89.91	92.24	18
Non-interest cash and due from depository institutions.....	1.05	1.04	57	1.04	1.08	47	1.04	1.07	56	1.26	1.14	59	1.37	1.25	57
Other real estate owned.....	0.14	0.02	91	0.20	0.04	93	0.15	0.03	91	0.17	0.04	89	0.19	0.04	92
All other assets.....	6.93	5.68	71	7.57	5.99	76	7.63	5.87	78	8.19	6.41	77	8.73	6.39	83
Memoranda															
Short-term investments	16.87	10.40	80	8.15	8.34	54	6.40	9.38	35	4.19	5.36	47	4.54	4.70	57
U.S. Treasury securities.....	0	0.30	52	0	0.19	63	0	0.19	63	0	0.29	56	0	0.37	56
US agency securities (excluding mortgage-backed securities)	0.08	1.61	19	0.11	0.98	29	0.10	1.28	22	0.14	1.25	29	0.11	1.67	27
Municipal securities	0.37	3.34	25	0.37	2.64	26	0.42	2.96	29	0.45	2.58	27	0.58	2.66	30
Mortgage-backed securities	16.79	9.74	83	11.94	8.33	74	16.02	8.52	86	13.06	9.38	73	13.87	8.73	77
Asset-backed securities	2.25	0.45	88	2.46	0.27	91	2.42	0.35	90	3.35	0.30	91	3.58	0.26	92
Other debt securities	0	0.62	11	0	0.55	13	0	0.60	12	0	0.53	15	0	0.52	16
Loans held-for-sale.....	0.46	0.34	76	0.68	0.56	70	0.83	0.58	75	0.28	0.39	65	0.18	0.29	67
Loans held for investment	58.36	65.68	26	71.40	70.96	43	68.75	69.07	41	73.13	72.01	48	71.51	73.24	39
Real estate loans secured by 1–4 family	13.61	13.58	58	18.82	15.05	69	16.90	14.47	65	21.47	16.02	72	19.79	16.83	66
Revolving	3.39	1.66	84	3.83	1.96	81	4.09	1.79	90	4.11	2.24	78	3.88	2.43	74
Closed-end, secured by first liens	9.98	11.38	52	14.54	12.48	68	12.52	12.11	60	16.65	13.07	70	15.02	13.60	62
Closed-end, secured by junior liens	0.24	0.22	60	0.45	0.31	73	0.29	0.27	60	0.71	0.37	85	0.89	0.41	87
Commercial real estate loans	29.68	30.82	45	34.07	30.76	63	33.21	30.65	59	37.72	33.26	67	38.06	33.39	69
Construction and land development	2.52	4.24	28	3.70	4.65	41	2.94	4.32	33	4.57	5	51	6.57	4.78	72
Multifamily	1.49	5.19	19	2.39	4.68	39	1.75	5.03	24	2.37	4.76	35	1.63	5.12	23
Nonfarm nonresidential	25.68	19.97	73	27.98	19.93	82	28.52	19.97	83	30.78	21.85	82	29.86	21.85	80
Real estate loans secured by farmland.....	0.18	0.81	50	0.27	0.85	54	0.23	0.85	54	0.31	0.95	53	0.10	0.88	41

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
	73.91	71.52	55	73.75	68.15	61	72.36	69.38	57	81.06	72.74	64	80.84	72.88	63
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	73.91	71.52	55	73.75	68.15	61	72.36	69.38	57	81.06	72.74	64	80.84	72.88	63
Real estate loans secured by 1–4 family.....	23.14	20.62	59	26.11	21.04	67	24.29	20.91	63	29.25	22.29	73	27.60	23.13	65
Revolving	5.76	2.56	87	5.31	2.76	82	5.89	2.61	87	5.60	3.13	78	5.41	3.34	76
Closed-end.....	17.38	17.71	56	20.80	17.91	67	18.41	17.94	59	23.65	18.71	71	22.19	19.33	63
Commercial real estate loans	50.46	46.80	66	47.27	43.14	66	47.73	44.23	65	51.38	46.16	65	53.09	45.57	70
Construction and land development.....	4.28	6.48	30	5.13	6.52	38	4.22	6.26	29	6.23	6.97	50	9.17	6.53	74
1–4 family.....	1.53	1.22	66	2.12	1.40	72	1.51	1.14	68	3.48	1.47	82	5.48	1.52	95
Other.....	2.75	5.06	25	3.01	5.04	27	2.71	4.94	24	2.75	5.34	23	3.69	4.90	38
Multifamily.....	2.53	7.60	21	3.32	6.37	38	2.51	7.01	22	3.23	6.42	32	2.28	6.76	22
Nonfarm nonresidential	43.66	30.55	89	38.82	28.11	84	40.99	29.04	86	41.92	30.59	82	41.65	30.16	85
Owner-occupied.....	20.56	10.50	93	18.48	9.61	94	19.65	10	93	19.83	10.68	91	20.06	10.31	91
Other.....	23.09	19.68	67	20.34	18.11	65	21.34	18.53	66	22.09	19.36	65	21.59	19.35	63
Real estate loans secured by farmland.....	0.30	1.31	51	0.37	1.24	51	0.34	1.30	54	0.43	1.38	51	0.14	1.27	41
Loans to depository institutions and acceptances of other banks.....	0	0	45	0	0	45	0	0	45	0	0	44	0	0	44
Commercial and industrial loans	21.70	17.90	69	21.50	21.54	52	22.88	19.85	62	14.40	16.16	51	14.38	16.21	50
Loans to individuals	3.14	3.38	70	3.48	3.41	71	3.26	3.53	70	3.98	4	70	4.18	3.89	73
Credit card loans	0.01	0.03	69	0.01	0.03	68	0.01	0.03	70	0.01	0.04	69	0.01	0.04	73
Agricultural loans.....	0.03	0.67	45	0.03	0.71	42	0.03	0.69	45	0.03	0.78	42	0.11	0.69	51
Other loans and leases.....	1.22	2.11	62	1.24	1.89	63	1.47	2.07	66	0.53	1.48	55	0.49	3.74	23
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	371.03	466.69	23	453.11	493.71	42	404.35	473.75	29	491.42	493.53	50	525.17	505.61	53
Real estate loans secured by 1–4 family.....	116.16	134.41	46	160.42	152.34	60	135.76	142.34	54	177.32	151.03	66	179.32	161.34	65
Revolving	28.92	16.52	78	32.64	20.05	76	32.89	17.81	80	33.93	21.25	72	35.18	23.52	74
Closed-end.....	87.24	115.32	40	127.78	129.93	58	102.87	122.21	47	143.39	127.10	65	144.14	134.73	65
Commercial real estate loans	253.34	302.67	29	290.39	312.13	44	266.70	302.08	37	311.51	311.74	53	344.93	316.03	59
Construction and land development.....	21.47	41.97	23	31.51	47.15	30	23.60	42.85	24	37.77	46.63	43	59.57	44.92	72
1–4 family.....	7.68	7.74	56	13	9.84	68	8.44	7.52	62	21.10	9.52	84	35.62	10.21	94
Other.....	13.79	33.01	21	18.50	36.48	23	15.15	33.94	22	16.66	35.90	21	23.95	33.75	38
Multifamily.....	12.69	49.96	13	20.39	47.28	31	14.05	48.67	20	19.58	44.76	32	14.79	48.38	21
Nonfarm nonresidential	219.17	197.97	60	238.50	203.73	68	229.06	198.42	65	254.16	206.64	74	270.57	208.15	76
Owner-occupied.....	103.24	67.49	81	113.52	69.16	85	109.80	67.98	83	120.23	71.54	88	130.30	70.68	89
Other.....	115.94	126.96	45	124.98	130.32	48	119.25	125.78	45	133.93	130.65	51	140.27	134.17	58
Real estate loans secured by farmland.....	1.52	8.06	48	2.30	8.48	51	1.89	8.35	51	2.59	8.66	50	0.92	8.13	40
Loans to depository institutions and acceptances of other banks.....	0	0.02	45	0	0.03	45	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans	108.93	114.08	51	132.08	154.44	44	127.84	133.93	50	87.28	106.70	44	93.43	107.07	47
Loans to individuals	15.76	20.19	66	21.40	22.72	70	18.21	22.15	66	24.12	24.83	70	27.15	24.45	72
Credit card loans	0.03	0.17	69	0.03	0.21	68	0.03	0.20	70	0.04	0.24	69	0.06	0.24	73
Agricultural loans.....	0.17	3.83	45	0.16	4.68	42	0.18	4.17	45	0.17	4.86	43	0.70	4.49	50
Other loans and leases.....	6.14	13.49	59	7.62	13.44	62	8.21	13.62	64	3.24	10.25	53	3.20	25.58	24
Supplemental															
Non-owner occupied CRE loans / Gross loans	29.90	36.08	29	28.79	33.40	40	28.08	34	31	31.55	35.38	42	33.04	35.09	48
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	150.10	233.35	21	176.88	241.60	29	156.90	232.08	24	191.28	239.13	33	214.63	243.62	41
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	253.34	304.90	29	290.39	315.12	42	266.70	304.52	37	311.51	315.15	51	344.93	318.90	59

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Percent of Total Assets															
Short-term investments	16.87	10.40	80	8.15	8.34	54	6.40	9.38	35	4.19	5.36	47	4.54	4.70	57
Liquid assets	31.68	22.17	82	17.62	17.64	54	19.88	19.32	55	14.19	16.28	42	15.08	15.56	50
Investment securities	19.56	18.87	57	14.96	14.73	55	19.05	16.07	66	17.09	16.41	59	18.23	16.02	63
Net loans and leases	57.95	65.71	24	70.95	71.37	43	68.46	69.27	39	72.92	72.36	46	71.20	73.30	37
Net loans, leases and standby letters of credit	58.06	66.09	24	71.11	71.74	42	68.61	69.67	38	73.10	72.78	44	71.42	73.71	36
Core deposits	80.31	78.86	52	73.39	73.75	45	75.86	76.49	40	69	71.61	31	70.61	69.97	50
Noncore funding	5.09	8.06	34	11.89	13.25	45	8.68	10.29	47	15.63	14.61	54	14.92	16.58	45
Time deposits of \$250K or more	1.57	3.01	26	2	3.78	22	2.06	3.37	29	2.92	4.33	35	2.84	4.28	39
Foreign deposits	0	0	48	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos	1.29	0.55	80	1.14	0.72	71	1.43	0.62	80	1.21	0.77	71	3.18	0.96	85
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	1.29	0.53	81	1.14	0.67	74	1.43	0.59	81	1.21	0.75	71	3.18	0.97	85
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	0.67	17	0.99	1.76	55	0	1.06	16	4.49	2.75	74	5.63	3.63	67
Earning assets that reprice within 1 year	30.86	31.76	51	22.61	31.27	27	20.93	31.93	18	21.75	33.16	21	23.29	32.35	29
Interest-bearing liabilities that reprice within 1 year	4.78	13.65	21	13.50	16.01	53	9.11	14.04	44	15.59	18.54	55	10.04	18.20	33
Long-term debt that reprices within 1 year	0	0.05	41	0	0.11	38	0	0.10	38	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	26.07	17.40	63	9.11	14.91	27	11.82	17.03	33	6.16	13.71	27	13.26	12.98	47
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-15.65	-3.20	16	4.48	5.81	47	2.68	0.77	52	13.23	10.70	57	12.13	13.54	41
Net short-term noncore funding dependence	-15.91	-6.28	19	3.08	0.49	55	2.39	-3.25	65	12.51	5.88	72	10.92	8.57	56
Short-term investment / Short-term noncore funding	344.83	323.58	70	76.05	146.06	46	75.91	230.45	40	27.91	78.10	37	32.72	62.28	50
Liquid assets - short-term noncore funding / Nonliquid assets	39.22	22.52	82	8.38	11.45	45	14.29	16.27	47	-0.96	6.90	27	1.40	4.17	43
Net loans and leases / Total deposits	68.89	78.71	26	86.03	88.39	42	82.39	84.20	42	92.81	90.96	51	92.80	92.88	46
Net loans and leases / Core deposits	72.15	83.94	23	96.68	97.80	48	90.25	91.10	48	105.68	102.55	58	100.84	106.50	41
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.40	0.50	5	1	1.14	61	0.79	0.88	63	0.10	0.36	42	-1.13	-0.47	18
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.20	2.10	44	2.57	3.84	36	2.74	3.63	43	0.74	1.28	39	-2.39	-1.95	33
Structured notes appreciation (depreciation) / Tier 1 capital		-0.01			-0.02			0.03			-0.02			-0.04	
Percent of Investment Securities															
Held-to-maturity securities	27.07	5.71	88	18.77	6.32	82	11.61	5.36	79	21.52	7.25	84	29.10	10.76	81
Available-for-sale securities	72.57	92.95	13	80.69	92.05	19	87.98	93.39	21	77.96	91.33	17	70.39	88.32	20
U.S. Treasury securities	0.01	1.65	51	0.01	1.51	63	0.01	1.22	63	0.01	2.07	56	0.01	2.08	56
US agency securities (excluding mortgage-backed securities)	0.42	9.81	15	0.77	7.21	28	0.55	8.39	18	0.82	8.16	26	0.59	11	25
Municipal securities	1.88	17.74	22	2.46	17.50	23	2.22	18.61	25	2.61	15.40	21	3.21	16.63	23
Mortgage-backed securities	85.83	54.62	87	79.78	56.49	84	84.09	54.48	88	76.41	57.07	78	76.07	54.50	78
Asset-backed securities	11.50	2.44	87	16.44	1.54	92	12.72	1.97	89	19.61	1.70	92	19.62	1.54	93
Other debt securities	0	3.80	11	0	4.07	13	0	4.34	12	0	3.73	15	0	3.75	16
Mutual funds and equity securities	0.35	0.51	69	0.54	0.49	72	0.41	0.44	68	0.53	0.49	71	0.50	0.41	74
Debt securities 1 year or less	12.05	11.27	65	17.89	13.85	67	13.57	13.69	61	21.36	13.55	74	22.33	13.91	75
Debt securities 1 to 5 years	6.99	18.32	29	8.69	19.89	26	7.48	20.49	26	8.81	23.43	25	7.35	23.42	21
Debt securities over 5 years	80.61	66.71	69	72.88	61.58	63	78.54	61.87	71	69.31	58.63	60	69.81	58.36	61
Pledged securities	21.14	38.80	26	26.93	47.76	28	26.48	44.55	31	23.45	43.76	28	42.09	42.20	49
Structured notes, fair value	0	0.22	35	0	0.04	41	0	0.03	42	0	0.09	39	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	138.49	42.70	89	97.05	139.78	55	79.23	136.94	46	-2.85	32.84	33	-39.18	16.28	14
Investment securities	50.68	30.46	69	0.11	9.89	34	30.84	16.36	72	-1.25	4.80	33	-10.39	8.02	11
Core deposits	26.12	14.37	87	17.71	22.99	34	29.03	23.17	73	2.94	9.96	22	13.13	10.40	69
Noncore funding	-50.69	-28.42	20	27.42	9.77	77	-34.87	-12.78	22	10.38	4.16	61	24.58	6.76	75

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Loan commitments (reported semiannually, June/Dec)	1,624,710	1,436,372	1,557,508	1,336,027	1,062,154										
Commit: Secured commercial real estate loans	237,914	209,686	210,370	247,994	349,794										
Commit: Unsecured real estate loans	0	0	0	0	0										
Credit card lines (reported semiannually, June/Dec)	2,270	3,920	2,761	3,862	3,790										
Securities underwriting	250	0	250	0	0										
Standby letters of credit	10,947	13,048	11,858	12,815	14,290										
Commercial and similar letters of credit	352	552	506	727	3,481										
Securities lent	0	0	0	0	0										
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0										
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0										
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0										
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0										
Derivative Contracts															
Interest rate futures and forward contracts	42,160	53,387	46,041	9,251	5,437										
Written options contracts (interest rate)	42,160	53,387	46,041	9,251	5,437										
Purchased options contracts (interest rate)	300,000	0	300,000	0	0										
Interest rate swaps	364,116	347,426	364,758	249,212	184,703										
Futures and forward foreign exchange	0	0	0	0	0										
Written options contracts (foreign exchange)	0	0	0	0	0										
Purchased options contracts (foreign exchange)	0	0	0	0	0										
Foreign exchange rate swaps	0	0	0	0	0										
Commodity and other futures and forward contracts	0	0	0	0	0										
Written options contracts (commodity and other)	0	0	0	0	0										
Purchased options contracts (commodity and other)	0	0	0	0	0										
Commodity and other swaps	0	0	0	0	0										
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	17.44	16.36	57	17.77	15.78	62	18.67	16.09	67	18.79	16.97	64	15.74	17.31	41
Standby letters of credit	0.12	0.31	24	0.16	0.31	32	0.14	0.31	28	0.18	0.36	27	0.21	0.35	36
Commercial and similar letters of credit	0	0.01	77	0.01	0.01	80	0.01	0.01	81	0.01	0.01	81	0.05	0.01	89
Securities lent	0	0	49	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0	45	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0	47	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.01	46	0	0	46	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
Derivative contracts	8.03	3.98	76	5.62	4.37	74	9.07	3.72	79	3.77	2.95	74	2.90	6.51	45
Interest rate contracts	8.03	3.87	76	5.62	4.21	74	9.07	3.62	79	3.77	2.87	74	2.90	6.40	45
Interest rate futures and forward contracts	0.45	0.14	87	0.66	0.33	84	0.55	0.20	86	0.13	0.08	82	0.08	0.25	57
Written options contracts (interest rate)	0.45	0.16	82	0.66	0.35	81	0.55	0.24	83	0.13	0.13	78	0.08	0.26	52
Purchased options contracts (interest rate)	3.22	0.01	99	0	0.04	44	3.60	0.03	97	0	0.02	45	0	0.07	40
Interest rate swaps	3.91	3.09	74	4.30	2.79	75	4.37	2.58	77	3.51	2.19	78	2.74	5.18	51
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0	48	0	0	49	0	0	49	0	0	48	0	0	48
Commodity and other swaps	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	28.61	25.18	63	26.25	23.96	60	27.43	24.20	64	27.08	24.81	59	25.84	25.18	55

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	748,436	454,200	756,840	267,714	195,577
Interest rate contracts	748,436	454,200	756,840	267,714	195,577
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	42,160	53,387	46,041	9,251	5,437
Written options	42,160	53,387	46,041	9,251	5,437
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	42,160	53,387	46,041	9,251	5,437
Purchased options	300,000	0	300,000	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	300,000	0	300,000	0	0
Swaps	364,116	347,426	364,758	249,212	184,703
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	748,436	454,200	756,840	267,714	195,577
Interest rate contracts	748,436	454,200	756,840	267,714	195,577
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	664,116	347,425	664,758	258,463	190,140
One year or less	0	12,386	0	9,251	5,437
Over 1 year to 5 years	385,880	74,406	384,631	105,885	184,703
Over 5 years	278,236	260,633	280,127	143,327	0
Gross negative fair value (absolute value)	9,497	16,021	13,339	4,817	1,013
Gross positive fair value.....	10,202	16,021	14,344	0	497
Held for trading.....	0	0	0	0	0
Non-traded.....	10,202	16,021	14,344	0	497
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	497
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
	100	99.88	57	100	99.90	56	100	99.50	58	100	99.57	60	100	99.91	54
Percent of Notional Amount															
Interest rate contracts	0	0.11	44	0	0.10	44	0	0.19	43	0	0.14	42	0	0	46
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0.07	45	0	0	47
Futures and forwards	5.63	10.53	53	11.75	16.21	51	6.08	15.03	49	3.46	14.06	52	2.78	11.75	52
Written options	5.63	7.49	53	11.75	12.26	62	6.08	10.24	49	3.46	11.73	45	2.78	11.14	49
Exchange-traded	0	0	50	0	0	49	0	0	50	0	0	48	0	0	49
Over-the-counter	5.63	7.49	53	11.75	12.21	62	6.08	10.24	49	3.46	10.84	45	2.78	10.65	49
Purchased options	40.08	1.26	98	0	1.85	33	39.64	2.13	98	0	2.45	35	0	1.29	38
Exchange-traded	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
Over-the-counter	40.08	1.26	98	0	1.81	34	39.64	2.13	98	0	2.28	36	0	1.22	38
Swaps	48.65	78.96	17	76.49	69.08	55	48.19	71.83	32	93.09	64.61	63	94.44	65.42	61
Held for trading	0	22.18	34	0	13.70	36	0	16.03	34	0	15.01	35	0	13.60	38
Interest rate contracts	0	20.79	34	0	13.72	36	0	16.37	34	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Non-traded	100	77.82	65	100	86.30	63	100	83.97	65	100	84.99	64	100	86.40	61
Interest rate contracts	100	77.64	69	100	86.12	67	100	83.02	69	100	84.69	69	100	85.51	64
Foreign exchange contracts	0	0	46	0	0	46	0	0	45	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0	48	0	0	48	0	0	48	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	88.73	82.49	44	76.49	70.94	39	87.83	79.60	45	96.54	80.07	61	97.22	82.85	53
One year or less	0	12.18	11	2.73	16.71	43	0	15.52	12	3.46	15.20	50	2.78	12.75	44
Over 1 year to 5 years	51.56	21.55	89	16.38	18.62	55	50.82	19.75	86	39.55	22.92	70	94.44	22.66	94
Over 5 years	37.18	38.27	46	57.38	31.71	79	37.01	32.47	52	53.54	34.12	69	0	36.28	14
Gross negative fair value (absolute value)	1.27	1.91	41	3.53	3.20	56	1.76	2.84	33	1.80	1.30	65	0.52	0.66	40
Gross positive fair value	1.36	1.55	46	3.53	2.37	75	1.90	2.25	43	0	1.14	2	0.25	1.10	14
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.01	78	0.02	0.01	75	0.01	0.01	77	0.01	0	78	0	0.01	46
Gross positive fair value (X)	0.01	0.01	78	0.02	0.01	79	0.01	0.01	81	0	0	32	0	0.01	30
Held for trading (X)	0	0	44	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X)	0.01	0	86	0.02	0	88	0.01	0	89	0	0	34	0	0.01	38
Current credit exposure (X)	0	0.01	22	0	0.02	23	0	0.02	21	0	0.01	18	0	0	45
Credit losses on derivative contracts	0	0	50	0	0	48	0	0	48	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.16	19	0	0.33	20	0	0.27	18	0	0.10	18	0.01	0.06	44

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	92,733	35,154	35,154	32,423	27,122
Gross losses	2,736	4,187	9,957	10,688	8,218
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,700	1,417	2,252	2,420	1,789
Net losses	1,036	2,770	7,705	8,268	6,429
Provision for loan and lease losses	-10,570	37,124	37,779	10,999	11,730
Adjustments	0	21,742	27,505	0	0
Ending balance	81,127	91,250	92,733	35,154	32,423
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.24	-0.03	11	0.99	0.55	83	0.48	0.38	68	0.16	0.12	71	0.19	0.12	76
Provision for loan and lease losses / Average loans and leases	-0.37	-0.04	10	1.36	0.76	82	0.67	0.53	70	0.22	0.16	71	0.29	0.16	80
Provision for loan and lease losses / Net loan and lease losses	-1,020.27	62.34	14	1,340.22	1,122.38	64	490.32	672.96	49	133.03	142.73	53	182.45	182.69	62
Allowance for loan and lease losses / Total loans and leases not held for sale	1.49	1.32	72	1.58	1.22	80	1.62	1.35	77	0.68	0.94	17	0.67	0.94	19
Allowance for loan and lease losses / Total loans and leases	1.48	1.31	72	1.57	1.21	80	1.60	1.33	77	0.67	0.93	19	0.67	0.93	20
Allowance for loan and lease losses / Net loans and leases losses (X)	39.15	49.92	70	16.47	33.72	48	12.04	25.33	37	4.25	17.18	24	5.04	21.35	21
Allowance for loan and lease losses / Nonaccrual assets	246.44	417.11	48	303.65	317.15	64	256.81	336.78	53	130.42	315.75	29	122.46	285.36	25
ALLL / 90+ days past due + nonaccrual loans and leases	243.92	376.57	51	292.93	286.97	65	256.39	293.46	60	129.90	283.41	34	120.14	259.30	28
Gross loan and lease losses / Average loans and leases	0.10	0.10	60	0.15	0.15	61	0.18	0.16	67	0.22	0.16	73	0.20	0.15	71
Recoveries / Average loans and leases	0.06	0.05	69	0.05	0.04	71	0.04	0.04	60	0.05	0.05	65	0.04	0.05	55
Net losses / Average loans and leases	0.04	0.05	54	0.10	0.11	64	0.14	0.11	70	0.17	0.11	72	0.16	0.09	78
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses	17.07	20.17	53	13.26	17.77	49	21.07	42.12	34	29.45	41.80	43	40.47	51.25	59
Earnings coverage of net loan and lease losses (X)	70.95	-10.45	78	25.25	41.28	55	17.96	33.55	42	16.89	22.46	50	15.44	29.27	43
Net Loan and Lease Losses By Type															
Real estate loans	-0.05	0.01	8	0	0.02	26	0.01	0.04	44	-0.01	0.02	15	0.06	0.01	83
Real estate loans secured by 1–4 family	-0.13	-0.01	3	-0.01	0.01	23	-0.01	0.01	31	-0.01	0.02	22	-0.05	0.01	7
Revolving	-0.02	-0.01	21	-0.01	0	28	-0.01	0	29	0	0.02	65	0.02	0.02	62
Closed-end	-0.17	0	2	-0.01	0.01	22	0	0.01	27	-0.01	0.02	17	-0.06	0.01	5
Commercial real estate loans	-0.01	0.02	21	0	0.03	32	0.01	0.05	48	-0.02	0.02	16	0.11	0.01	91
Construction and land development	-0.10	-0.01	8	-0.04	-0.01	15	-0.05	0	16	-0.01	-0.02	28	-0.01	-0.02	32
1–4 family	0	0	55	0	0	13	0	0	14	0	0	54	0	0	54
Other	-0.10	-0.01	7	-0.04	-0.01	14	-0.05	-0.01	14	-0.01	-0.02	25	-0.01	-0.02	27
Multifamily	0	0	54	0	0	54	0	0	51	-0.31	0	1	-0.02	0	7
Nonfarm nonresidential	0	0.03	29	0	0.04	61	0.02	0.07	55	0	0.03	48	0.15	0.02	92
Owner-occupied	0	0	55	0	0.01	74	0.02	0.01	72	0	0.01	44	0	0.01	18
Other	0	0.02	20	0	0.03	21	0.01	0.04	61	0	0.01	65	0.15	0.01	95
Real estate loans secured by farmland	0	0	51	0	0	48	0	0.01	44	0	0.01	45	-0.51	0	0
Commercial and industrial loans	0.31	0.10	82	0.31	0.17	74	0.43	0.20	81	0.91	0.27	92	0.44	0.18	85
Loans to individuals	0.14	0.47	38	0.91	0.74	69	0.91	0.66	76	0.97	0.74	75	0.54	0.71	54
Credit card loans	0.71	0.94	56	-0.65	2.09	1	2.82	1.71	74	4.79	1.89	90	0.42	1.65	38
Agricultural loans	0	0	52	0	0	50	0	0.01	48	0	0.02	46	0	0.03	43
Loans to foreign governments and institutions	0	0.23	32	0	0.14	30	0	0.44	29	0	0.14	33	0	0.28	30

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		8,850		15,097		10,161		8,243		22,195					
90+ days past due loans and leases		339		1,100		59		108		511					
Nonaccrual loans and leases		32,920		30,051		36,110		26,955		26,476					
Total past due and nonaccrual loans and leases		42,109		46,248		46,330		35,306		49,182					
Restructured 30–89 days past due		0		20		0		80		281					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		4,956		7,254		6,108		7,943		4,717					
Total restructured loans and leases		4,956		7,274		6,108		8,023		4,998					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		4,037		10,338		4,182		11,020		13,065					
Other real estate owned		12,804		15,847		12,750		12,390		12,802					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.16	0.18	55	0.26	0.27	58	0.18	0.26	42	0.16	0.31	29	0.46	0.32	75
90+ days past due loans and leases	0.01	0.03	54	0.02	0.04	59	0	0.04	41	0	0.03	42	0.01	0.03	49
Nonaccrual loans and leases	0.60	0.52	63	0.52	0.53	55	0.62	0.60	58	0.52	0.48	63	0.55	0.49	62
90+ days past due and nonaccrual loans and leases	0.61	0.58	58	0.53	0.59	50	0.62	0.67	50	0.52	0.54	57	0.56	0.54	58
30–89 days past due restructured	0	0	33	0	0	62	0	0	32	0	0	63	0.01	0.01	67
90+ days past due restructured	0	0	45	0	0	43	0	0	45	0	0	45	0	0	43
Nonaccrual restructured	0.09	0.09	59	0.12	0.08	71	0.11	0.09	66	0.15	0.07	80	0.10	0.10	58
30–89 days past due loans held for sale	0	0	49	0	0	47	0	0	47	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	47	0	0	48	0	0	46	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.16	0.18	55	0.26	0.27	58	0.18	0.26	42	0.16	0.31	29	0.46	0.32	75
90+ days past due assets	0.01	0.03	54	0.02	0.04	59	0	0.04	41	0	0.03	42	0.01	0.03	49
Nonaccrual assets	0.60	0.53	61	0.52	0.54	55	0.62	0.60	57	0.52	0.48	63	0.55	0.49	62
30+ days past due and nonaccrual assets	0.77	0.79	52	0.79	0.88	48	0.80	0.95	42	0.68	0.87	42	1.02	0.88	65
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.36	0.39	52	0.39	0.43	47	0.43	0.47	51	0.38	0.39	57	0.40	0.39	58
90+ days past due and nonaccrual assets + other real estate owned	0.49	0.43	63	0.58	0.48	67	0.59	0.52	60	0.56	0.45	69	0.59	0.45	72
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.53	0.54	56	0.70	0.58	65	0.64	0.63	58	0.71	0.56	69	0.78	0.59	73
Allowance for loan and lease losses	61.34	65.65	50	61.65	72.32	50	57.20	72.10	42	143.50	92.08	77	162.30	95.97	81
Equity capital + allowance for loan and lease losses	3.94	4.89	45	5.02	5.37	53	4.34	5.64	41	4.94	4.77	58	5.87	5.09	67
Tier 1 capital + allowance for loan and lease losses	4.47	5.37	47	5.77	5.86	55	4.99	6.21	43	5.86	5.30	63	7.07	5.65	69
Loans and leases + other real estate owned	0.91	0.83	62	0.96	0.81	65	0.91	0.92	58	0.96	0.78	69	1.09	0.82	74

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 2	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.08	0.16	35	0.30	0.28	63	0.18	0.25	49	0.12	0.28	23	0.34	0.29	68
	90+ days past due		0	0.03	26	0.02	0.04	64	0	0.04	51	0	0.03	24	0.01	0.03	56
	Nonaccrual.....		0.67	0.55	67	0.47	0.56	46	0.69	0.63	62	0.49	0.45	63	0.59	0.48	67
Commercial and industrial	30–89 days past due		0.46	0.10	93	0.16	0.16	66	0.18	0.15	66	0.34	0.22	73	1.12	0.23	92
	90+ days past due		0.03	0.01	82	0.02	0.01	76	0	0.02	31	0.01	0.02	70	0	0.02	32
	Nonaccrual.....		0.49	0.58	54	0.73	0.56	68	0.48	0.61	55	0.76	0.74	64	0.48	0.61	51
Individuals	30–89 days past due		0.14	0.31	36	0.17	0.40	32	0.19	0.52	37	0.30	0.60	34	0.49	0.68	51
	90+ days past due		0	0.01	34	0	0.02	62	0	0.02	30	0	0.02	31	0	0.03	31
	Nonaccrual.....		0.08	0.12	54	0.20	0.16	67	0.31	0.14	76	0.05	0.12	49	0.09	0.15	53
Depository institution loans	30–89 days past due			0			0			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0	0.07	36	0	0.28	31	0	0.07	34	0	0.10	34	0	0.11	34
	90+ days past due		0	0	46	0	0	44	0	0	45	0	0	47	0	0.01	44
	Nonaccrual.....		0	0.27	32	11.48	0.55	95	9.12	0.57	94	0	0.80	28	0	0.46	31
Foreign governments	30–89 days past due																
	90+ days past due																
	Nonaccrual.....																
Other loans and leases	30–89 days past due		0	0.30	24	0.11	0.32	66	0	0.67	22	0	0.28	23	0.10	0.18	68
	90+ days past due		0	0.01	42	0	0	40	0	0	40	0	0	40	0	0	41
	Nonaccrual.....		0	0.21	34	0	0.07	35	0	0.10	33	0.64	0.04	93	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 2	Pct												
Memoranda																
1–4 family	30–89 days past due	0.06	0.25	22	0.56	0.38	80	0.45	0.46	57	0.12	0.53	12	0.34	0.52	46
	90+ days past due	0	0.04	28	0	0.06	26	0	0.06	59	0	0.05	28	0.03	0.04	62
	Nonaccrual	1.14	0.59	84	0.84	0.66	69	0.89	0.67	73	0.62	0.55	64	1.03	0.61	81
Revolving	30–89 days past due	0.22	0.19	62	0.07	0.27	33	0.14	0.25	48	0.03	0.36	19	0.43	0.36	66
	90+ days past due	0	0.01	40	0	0.01	39	0	0.01	41	0	0.01	37	0	0.02	37
	Nonaccrual	0.66	0.44	70	0.98	0.44	82	0.50	0.46	61	0.42	0.34	63	0.42	0.35	61
Closed-end	30–89 days past due	0.01	0.23	15	0.69	0.40	82	0.54	0.48	61	0.14	0.56	16	0.32	0.54	45
	90+ days past due	0	0.04	30	0	0.07	28	0.01	0.06	61	0	0.05	29	0.03	0.05	66
	Nonaccrual	1.29	0.61	84	0.81	0.68	67	1.01	0.69	78	0.67	0.57	64	1.18	0.64	84
Junior lien	30–89 days past due	0.01	0.01	62	0	0.01	35	0	0.01	15	0	0.02	32	0	0.02	29
	90+ days past due	0	0	46	0	0	42	0	0	44	0	0	41	0.03	0	96
	Nonaccrual	0.10	0.02	93	0.07	0.03	80	0.09	0.03	86	0.08	0.03	84	0.05	0.03	67
Commercial real estate	30–89 days past due	0.08	0.11	60	0.15	0.20	58	0.04	0.14	40	0.12	0.15	52	0.33	0.16	78
	90+ days past due	0	0.01	39	0.03	0.02	82	0	0.02	35	0	0.02	34	0.01	0.02	70
	Nonaccrual	0.41	0.49	52	0.20	0.45	31	0.52	0.57	55	0.36	0.34	60	0.36	0.41	57
Construction and development	30–89 days past due	0	0.10	31	0.21	0.17	73	0	0.16	26	0	0.20	22	0.46	0.17	83
	90+ days past due	0	0	45	0	0.01	43	0	0.01	43	0	0.01	43	0	0	44
	Nonaccrual	0.03	0.14	61	0.20	0.29	66	0.07	0.21	58	1.52	0.18	93	0.01	0.18	47
1–4 family	30–89 days past due	0	0.01	41	0	0.05	35	0	0.03	36	0	0.05	33	0.43	0.07	91
	90+ days past due	0	0	48	0	0	47	0	0	46	0	0	47	0	0	48
	Nonaccrual	0	0.01	42	0	0.03	39	0	0.01	42	1.33	0.01	99	0	0.04	37
Other	30–89 days past due	0	0.07	33	0.21	0.09	81	0	0.09	30	0	0.12	26	0.03	0.06	70
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	44	0	0	45
	Nonaccrual	0.03	0.08	68	0.20	0.20	73	0.07	0.16	63	0.19	0.14	76	0.01	0.10	55
Multifamily	30–89 days past due	0	0.04	40	0	0.07	38	0	0.03	39	0	0.03	38	0	0.03	36
	90+ days past due	0	0	48	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual	0	0.11	34	0	0.04	35	0	0.10	32	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	0.10	0.10	65	0.16	0.20	58	0.05	0.14	44	0.15	0.13	66	0.32	0.17	76
	90+ days past due	0	0.01	40	0.04	0.02	84	0	0.02	38	0	0.02	37	0.01	0.02	74
	Nonaccrual	0.47	0.55	51	0.22	0.57	30	0.60	0.73	53	0.21	0.36	39	0.46	0.52	60
Owner Occupied	30–89 days past due	0.09	0.03	82	0.07	0.06	65	0.05	0.05	59	0.12	0.06	75	0.23	0.08	83
	90+ days past due	0	0.01	42	0.03	0.01	88	0	0.01	40	0	0.01	40	0.01	0	80
	Nonaccrual	0.23	0.21	59	0.17	0.24	47	0.34	0.27	65	0.11	0.19	41	0.13	0.20	49
Other	30–89 days past due	0.01	0.06	60	0.09	0.11	65	0	0.06	22	0.02	0.05	58	0.09	0.07	75
	90+ days past due	0	0	44	0.01	0.01	86	0	0	44	0	0.01	41	0	0.01	39
	Nonaccrual	0.24	0.31	58	0.05	0.23	40	0.26	0.33	57	0.10	0.14	58	0.33	0.22	72
Farmland	30–89 days past due	0	0.04	35	0	0.19	29	0	0.08	33	0	0.21	28	5.83	0.09	99
	90+ days past due	0	0	46	0	0.02	43	0	0	46	0	0.01	45	0	0	46
	Nonaccrual	8.19	1.02	91	8.85	1.17	92	9.83	1.19	92	8.64	1.06	94	0	0.49	27
Credit card	30–89 days past due	0.35	0.83	52	5.88	0.83	94	0.31	1.02	49	0	0.87	18	0	1.03	23
	90+ days past due	0	0.07	34	0	0.22	28	0	0.22	27	0	0.18	30	0	0.26	36
	Nonaccrual	0	0.01	45	0	0.05	44	0	0.02	46	0	0	46	0	0.07	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	857,858	808,487	853,227	785,257	780,253
Retained earnings	336,795	230,545	281,432	195,813	97,074
Accumulated other comprehensive income (AOCI)	9,801	17,294	20,370	4,465	-13,060
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,204,454	1,056,326	1,155,029	985,535	864,267
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	233,534	227,245	235,309	226,514	235,987
Accumulated other comprehensive income-related adjustments	9,801	17,294	20,370	4,465	-13,060
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	961,119	811,787	899,350	754,556	641,340
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	961,119	811,787	899,350	754,556	641,340
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	71,506	71,225	71,365	71,085	70,804
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	4	2	4	0	0
Additional tier 1 capital before deductions	71,510	71,227	71,369	71,085	70,804
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	71,510	71,227	71,369	71,085	70,804
Tier 1 Capital					
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	51,301	62,144	58,861	35,294	32,543
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	51,301	62,144	58,861	35,294	32,543
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	51,301	62,144	58,861	35,294	32,543
Exited advanced approach tier 2 capital					
Total capital	1,083,930	945,158	1,029,580	860,935	744,687
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	9,033,506	7,924,612	8,377,553	6,986,139	6,615,161
Less: Deductions from common equity tier 1 capital	233,534	227,245	235,309	226,514	235,987
Less: Other deductions	0	1,479	0	0	0
Total assets for leverage ratio	8,799,972	7,695,888	8,142,244	6,759,625	6,379,174
Total risk-weighted assets	5,643,749	5,368,697	5,560,489	5,481,326	5,159,431
Exited advanced approach total RWA					
Capital Ratios					
Common equity tier 1 capital, column A	17.03	11.19	92	15.12	10.51
Common equity tier 1 capital, column B	0	0	50	0	0
Tier 1 capital, column A	18.30	11.81	93	16.45	11.19
Tier 1 capital, column B	0	0	50	0	0
Total capital, column A	19.21	13.66	90	17.61	12.79
Total capital, column B	0	0	50	0	0
Tier 1 leverage	11.73	9.56	87	11.47	9.63
Supplementary leverage ratio, advanced approaches HCs					

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			13			1			10			30				60	1200.00	550.00
Other insurance activities income			13			1			10			30				60	1200.00	550.00
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			158,506			127,954			131,776			126,181				123,394	23.88	262.47

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48	0	0	48	0	0	0	48	0	0
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50			60			50			60			66.67					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50			40			50			40			33.33					
Separate account assets (L/H) / Total life assets	0			0			0			0			0					
Insurance activities revenue / Adjusted operating income	0.01	0.58	53	0	0.45	44	0	0.41	50	0.01	0.37	55	0.02	0.46	50			
Premium income / Insurance activities revenue	0	0.03	47	0	0.02	47	0	0.01	47	0	0.03	47	0	0	48			
Credit related premium income / Total premium income	100			100			100			100			50					
Other premium income / Total premium income	0			0			0			0			0			50		
Insurance underwriting net income / Consolidated net income	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48			
Insurance net income (P/C) / Equity (P/C)	34.16			33.71			19.85			37.86			72.25					
Insurance net income (L/H) / Equity (L/H)																		
Insurance benefits, losses, expenses / Insurance premiums	92.63			30.33			-40.91			132.57			116.87					
Reinsurance recovery (P/C) / Total assets (P/C)	0			0			0			0			0					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	14.23	11.55	58	13.13	11.13	54	12.39	11.01	52	14.66	11.53	57	16.57	13.70	62			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0	0	49
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 2	Pct												
Analysis Ratios															
Yield: Foreign loans		0.03			0.06			0.05			0			0	
Cost: Interest-bearing deposits.....		0.57			1.44			1.24			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans											2.35			3.83	
Foreign governments and institutions															
Growth Rates															
Net loans and leases.....		-20.34			-62.63			5,672.05			-47.91			-27.26	
Total selected assets.....		-10.31			-35.96			6.04			-25.04			5.03	
Deposits		-43.67			43.26			-44.89			2.53			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		25,615	5,970	20,425	18,677	409	329.06	77521.21
Dividends		25,564	5,823	20,230	18,084	0	339.02	
Interest		51	147	195	593	409	-65.31	54.55
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		19	27	52	82	75	-29.63	-9.52
Dividends		19	27	52	82	75	-29.63	-9.52
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies			0	0	0			
Dividends			0	0	0			
Interest			0	0	0			
Management and service fees			0	0	0			
Other income			0	0	0			
Total income from subsidiaries		25,634	5,997	20,477	18,759	484	327.45	47370.37
Securities gains (losses)		0	0	0	0	0		
Other operating income		12	6	23	4	0	100.00	
Total operating income		25,646	6,003	20,500	18,763	484	327.22	47392.59
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		0	0	0	0	0		
Other expenses		1,204	1,863	3,074	4,019	4,044	-35.37	-3.29
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		1,204	1,863	3,074	4,019	4,044	-35.37	-3.29
Income (loss) before taxes		24,442	4,140	17,426	14,744	-3,560	490.39	
Applicable income taxes (credit)		-236	-354	-589	-702	-747		
Extraordinary items								
Income before undistributed income of subsidiaries		24,678	4,494	18,015	15,446	-2,813	449.13	
Equity in undistributed income of subsidiaries		40,451	21,295	59,749	83,293	70,088	89.96	301.62
Bank subsidiaries		40,459	21,334	59,793	83,449	70,146	89.65	301.70
Nonbank subsidiaries		-8	-39	-44	-156	-58		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		65,129	25,789	77,764	98,739	67,275	152.55	600.46
Memoranda								
Bank net income		66,023	27,157	80,023	101,533	70,146	143.12	555.51
Nonbank net income		11	-12	8	-74	17		-47.62
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,254,477	100.05	1,101,080	99.94	1,202,587	100.07	1,056,468	935,401	13.93	153.47
Common and preferred stock		1,166,667	93.04	1,045,713	94.91	1,132,513	94.24	1,003,489	895,271	11.57	142.51
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		87,810	7	55,367	5.03	70,074	5.83	52,979	40,130	58.60	534.37
Investment in nonbank subsidiaries		2,020	0.16	2,028	0.18	2,023	0.17	2,267	2,413	-0.39	-10.66
Common and preferred stock		2,020	0.16	2,028	0.18	2,023	0.17	2,267	2,413	-0.39	-10.66
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		82	0.01	373	0.03	70	0.01	70	197	-78.02	-90.11
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	-100.00
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		-3,621	-0.29	-3,621	-0.33	-3,621	-0.30	-3,621	-3,621	-	
Other assets		930	0.07	1,906	0.17	659	0.05	1,515	777	-51.21	5.92
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,253,888	100.00	1,101,766	100.00	1,201,718	100.00	1,056,699	935,167	13.81	153.00
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		139	0.01	42	0	55	0	79	96	230.95	87.84
Balance due to subsidiaries and related institutions		71,506	5.70	71,225	6.46	71,365	5.94	71,085	70,804	0.39	2.00
Total liabilities		71,645	5.71	71,267	6.47	71,420	5.94	71,164	70,900	0.53	2.09
Equity Capital		1,182,243	94.29	1,030,499	93.53	1,130,298	94.06	985,535	864,267	14.73	177.89
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		5,544	0.44	5,299	0.48	5,524	0.46	5,151	5,136	4.62	45.93
Common surplus		862,494	68.79	811,217	73.63	855,988	71.23	786,138	778,501	6.32	91.01
Retained earnings		314,584	25.09	204,726	18.58	256,701	21.36	195,813	97,074	53.66	
Accumulated other comprehensive income		9,801	0.78	17,294	1.57	20,370	1.70	4,465	-13,060	-43.33	137.31
Other equity capital components		-10,180	-0.81	-8,037	-0.73	-8,285	-0.69	-6,032	-3,384		
Total liabilities and equity capital		1,253,888	100.00	1,101,766	100.00	1,201,718	100.00	1,056,699	935,167	13.81	153.00
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		71,506	5.70	71,225	6.46	71,365	5.94	71,085	70,804	0.39	2.00
Notes payable to subsidiaries that issued TPS		69,245	5.52	68,964	6.26	69,104	5.75	68,824	68,543	0.41	2.07
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	11.29	12.54	35	5.14	7.29	32	7.44	9.11	33	10.63	10.58	53	9.09	11.03	29
Bank net income / Average equity investment in banks	11.50	12.85	33	5.32	7.98	30	7.55	9.38	31	10.65	10.85	50	9.17	11.56	24
Nonbank net income / Average equity investment in nonbanks	1.09	15.38	35	-1.10	8.94	10	0.38	9.69	32	-3.16	12.07	5	0.69	10.83	29
Subsidiary HCs net income / Average equity investment in sub HCs		9.85			5.20			8.82			15.16			9.40	
Bank net income / Parent net income	101.37	102.74	37	105.30	107.53	50	102.90	104.93	46	102.83	103.77	45	104.27	104.73	50
Nonbank net income / Parent net income	0.02	0.61	55		1.11		0.01	1.04	51		1.08		0.03	0.99	48
Subsidiary holding companies' net income / Parent net income		93.75			107.06			101.16			92.33			90.39	
Leverage															
Total liabilities / Equity capital	6.06	11.52	39	6.92	10.50	44	6.32	11.62	41	7.22	9.66	46	8.20	9.50	48
Total debt / Equity capital	0	5.82	24	0	4.75	24	0	5.79	23	0	3.93	27	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital	5.86	9.79	41	6.69	8.63	48	6.11	9.67	44	6.98	7.99	51	7.93	7.93	50
Total debt + Loans guaranteed for affiliate / Equity capital	0	5.82	24	0	4.80	24	0	5.79	23	0	3.97	27	0	3.98	26
Total debt / Equity capital – excess over fair value	0	5.82	24	0	4.75	24	0	5.79	23	0	3.93	27	0	3.94	26
Long-term debt / Equity capital	0	5.76	25	0	4.56	26	0	5.67	25	0	3.86	27	0	3.76	28
Short-term debt / Equity capital	0	0	48	0	0.05	45	0	0.01	46	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0	46	0	0	46	0	0	47	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0	45	0	0	46	0	0	45	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	0	23.81	22	0	14.95	25	0	20.97	23	0	14.37	26	0	15.49	26
Double Leverage															
Equity investment in subs / Equity capital	98.85	104.95	26	101.67	104.70	43	100.37	104.49	38	102.05	104.21	46	103.87	104.10	52
Total investment in subs / Equity capital	106.28	105.27	58	107.05	105.03	61	106.57	104.82	61	107.43	104.48	62	108.51	104.38	69
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.10	0.38	24	0.33	0.76	45	0.05	0.49	41	0.20	0.44	45	0.50	0.36	58
Equity investment in subs – equity cap / Net income-div (X)		1.20		0.33	2.61	9	0.05	1.45	4	0.20	1.47	6	0.50	1.18	24
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	306.30	117.90	88	341.22	133.56	90	686.04	121.76	96	484.32	153.39	93	30.44	113.37	12
Cash from ops + noncash items + op expense / Op expense + dividend	309.01	138.87	86	336.29	144.11	88	728.72	138.81	97	472.56	152.31	93	224.73	123.74	87
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.14	93.76	56	116.26	115.42	62	100	140.42	32	96.84	105.99	28	76.34	108.88	19
Pretax operating income + interest expense / Interest expense		1,355.69			2,971.36			2,318.94			17,211.14			1,631.73	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,434.52	1,307.49	83	437.13	1,683.42	34	974.80	1,435.81	56	562.77	2,481.22	33	-21.25	1,015.91	12
Dividends + interest from subsidiaries / Interest expense + dividends	353.77	116.06	89		160.27			137			196.13			140.89	
Fees + other income from subsidiaries / Salary + other expenses	0	3.59	39	0	3.69	39	0	4.45	39	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)		394.03			48.31			52.16			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	7.07	2.30	82	5.23	1.73	79	5.89	2.19	79	5.16	1.59	81	4.38	1.59	81
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			8.16			0.70	
Total		0			0			0			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	0.07	65	0	0.09	63	0	0.09	64	0	0.13	61	0	0.14	57
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	29.36	77.66	20	0	77.32	3	0	79.13	3	0	65.39	4		87.25		
Dividends declared / Net income	11.13	22.10	29	0	38.61	9	0	29.39	7	0	25.65	7	0	24.10	9	
Net income – dividends / Average equity.....	10.04	9.56	58	5.14	4.43	57	7.44	6.36	64	10.63	7.61	84	9.09	8.12	67	
Percent of Dividends Paid																
Dividends from bank subsidiaries	352.80	135.93	88		139.95			130.75			160.93			131.90		
Dividends from nonbank subsidiaries	0.26	0.84	81		1.38			3.01			2.59			2.83		
Dividends from subsidiary holding companies.....	0	0	48		0			0			0			0		
Dividends from all subsidiaries	353.06	146.59	88		173.71			158.62			209.89			144.51		
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	38.72	31.44	61	21.44	57.41	29	25.28	43.52	29	17.81	45.88	24	0	33.37	10	
Interest income from bank subsidiaries.....	0.08	0.02	88	0.54	0.07	91	0.24	0.05	90	0.58	0.09	89	0.58	0.11	89	
Management and service fees from bank subsidiaries	0	0.35	44	0	0.33	44	0	0.57	43	0	0.47	43	0	0.32	43	
Other income from bank subsidiaries.....	0	0	46	0	0.01	45	0	0	46	0	0	46	0	0.01	44	
Operating income from bank subsidiaries.....	38.80	33.38	59	21.98	62.34	27	25.52	51.02	27	18.40	48.40	23	0.58	35.67	16	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	172.73	51.33	94		71.47			650	99.52	92		76.61		441.18	80.47	93
Interest income from nonbank subsidiaries.....	0	0.01	47		0.05			0	0.07	45		0.91		0	0.31	46
Management and service fees from nonbank subsidiaries	0	0	48		0.01			0	0.02	47		0.02		0	0.17	46
Other income from nonbank subsidiaries.....	0	0.01	47		0			0	0.11	47		0.01		0	0.06	46
Operating income from nonbank subsidiaries	172.73	54.11	94		74.51			650	105.70	92		83.73		441.18	96.62	91
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		40.90			50.90			29.39			65.48			43.51		
Interest income from subsidiary holding companies		0			0			0			0			0		
Management and service fees from subsidiary holding companies.....		0			0			0			0			0		
Other income from subsidiary holding companies.....		0			0			0			0			0.15		
Operating income from subsidiary holding companies.....		40.90			50.90			29.39			65.48			43.66		
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	99.68	70.62	66	97	72.91	44	98.68	76.69	57	96.38	77.61	43	0	72.95	9	
Interest income from bank subsidiaries.....	0.20	0.60	84	2.45	0.85	90	0.95	0.11	91	3.16	0.23	93	84.50	0.55	97	
Management and service fees from bank subsidiaries	0	1.34	44	0	1.26	44	0	0.96	43	0	0.75	43	0	0.59	43	
Other income from bank subsidiaries.....	0	0.01	46	0	0.01	45	0	0.01	46	0	0.01	46	0	0.01	44	
Operating income from bank subsidiaries	99.88	82.01	57	99.45	84.25	45	99.63	84.80	55	99.54	94.06	57	84.50	89.39	25	
Dividends from nonbank subsidiaries	0.07	0.74	72	0.45	1.39	77	0.25	1.76	70	0.44	1.13	74	15.50	2.65	89	
Interest income from nonbank subsidiaries.....	0	0	46	0	0	46	0	0	46	0	0	45	0	0	46	
Management and service fees from nonbank subsidiaries	0	0	49	0	0	48	0	0	48	0	0	48	0	0	47	
Other income from nonbank subsidiaries.....	0	0	47	0	0	48	0	0	47	0	0	47	0	0	47	
Operating income from nonbank subsidiaries	0.07	1.19	65	0.45	2.17	72	0.25	2.06	65	0.44	1.56	71	15.50	3.33	88	
Dividends from subsidiary holding companies.....	0	0	48	0	0	48	0	0	48	0	0	47	0	0	48	
Interest income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49	
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
Other income from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Operating income from subsidiary holding companies.....	0	0	48	0	0	48	0	0	47	0	0	47	0	0	47	
Loans and advances from subsidiaries / Short term debt.....		393.33			645.18			400.31			1,178.56			854.19		
Loans and advances from subsidiaries / Total debt		37.96			62.48			59.71			70.71			81.26		